

UNITED STATES BANKRUPTCY COURT OF WESTERN PENNSYLVANIA

FILED

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Vance Strader

20-20346-CBM

CLERK
U.S. BANKRUPTCY COURT
PITTSBURGH

Trial by jury demanded ucc103.6

V

Any Alleged Creditor

NOTICE OF OBJECTION OF PERJURY AND FRAUDULENT PROOF OF CLAIMS BY
PPH MORTGAGE AND THEIR ATTORNEYS WHO IS AN ACCOUNT DEBTORS
SECURITY INTERMEDIARIES AND THIRD PARTY DEBT COLLECTORS CLAIMING
TO BE A QUALIFIED HEIR ON MY ESTATE

**I require that the court set up a hearing before a common law jury That understands
General accounting acceptance principles, The Uniform Commercial Code an the common
law on 8/15/20 for Phh Mortgage their representative and their attorneys To rebut my
claims of them being fakes and bogus creditors. I require them to come to court to swear
under penalty of perjury that they are creditors and they have a promissory note as a
promise to pay and that they gave their own consideration for that obligation.**

Notice Pursuant to Canons 2056, 2057 and the cestui que vie trust. I am a living original man
and not a corporation I require all administrators claiming to be judges to set off and discharge
any allege obligation that I have in this Federal Bankruptcy court financial institutions collecting
Federal reserve notes and registered with the security exchange commission

"Account debtor" means a person obligated on an account.

"Adverse claim" means a claim that a claimant has a property interest in a *financial asset* and
that it is a violation of the rights of the claimant for another person to hold, transfer, or deal with
the *financial asset*.

"Consideration" means any consideration sufficient to support a simple contract. The drawer or maker of an instrument has a defense if the instrument is issued without consideration. ucc3-303

"Creditor" means any person who offers or extends credit creating a debt or to whom a debt is owed,

"Financial asset," except as otherwise provided in Section 8-103, means: (i) a security;

(ii) an obligation of a person or a share, participation, or other interest in a person or in property or an enterprise of a person, which is, or is of a type, dealt in or traded on financial markets, or which is recognized in any area in which it is issued or dealt in as a medium for investment; or (iii) any property that is held by a securities intermediary for another person in a securities account if the securities intermediary has expressly agreed with the other person that the property is to be treated as a financial asset under this Article.

"Beneficiary" means the person to be paid by the beneficiary's bank.

"Beneficiary's bank" means the bank identified in a payment order in which an account of the beneficiary is to be credited pursuant to the order or which otherwise is to make payment to the beneficiary if the order does not provide for payment to an account.

"Consumer" means any natural person obligated or allegedly obligated to pay any debt. The term "consumer" includes the consumer's spouse, guardian, executor, or administrator.

Original that means afrioid God's original product called man and woman

Deception that means the work of Satan and totally against God

Federal Reserve means the privately owned Central Bank that is the Creditor of the United States

"Payment order" means an instruction of a sender to a receiving bank, transmitted orally, electronically, or in writing, to pay, or to cause another bank to pay, a fixed or determinable amount of money to a beneficiary if the instruction does not state a condition to payment to the beneficiary other than time of payment, the receiving bank is to be reimbursed by debiting an account of, or otherwise receiving payment from, the sender, the instruction is transmitted by the sender directly to the receiving bank or to an agent, funds-transfer system, or communication system for transmittal to the receiving bank.

"Proceeds", except as used in Section 9-609(b), means the following property whatever is acquired upon the sale, lease, license, exchange.

"Promissory note" means an order to pay, and does not contain an acknowledgment by a bank that the bank has received for deposit a sum of money or funds. An instrument is a

"note" if it is a promise and is a "draft" if it is an order. If an instrument falls within the definition of both "note" and "draft,"

Qualified heir the term "qualified heir" means, with respect to any property, a member of the decedent's family who acquired such property (or to whom such property passed) from the decedent.

"Receiving bank" means the bank to which the sender's instruction is addressed.

"Sender" means the person giving the instruction to the receiving bank.

"Securities account" means an account to which a financial asset is or may be credited in accordance with an agreement under which the person maintaining the account undertakes to treat the person for whom the account is maintained as entitled to exercise the rights that comprise the financial asset.

(b) Except as otherwise provided in subsections (d) and (e), a person acquires a security entitlement if a securities intermediary:

(1) indicates by book entry that a financial asset has been credited to the person's securities account;

(2) receives a financial asset from the person or acquires a financial asset for the person and, in either case, accepts it for credit to the person's securities account; or

(3) becomes obligated under other law, regulation, or rule to credit a financial asset to the person's securities account.

(c) If a condition of subsection (b) has been met, a person has a security entitlement even though the securities intermediary does not itself hold the financial asset.

(d) If a securities intermediary holds a financial asset for another person, and the financial asset is registered in the name of, payable to the order of, or specially indorsed to the other person, and has not been indorsed to the securities intermediary or in blank, the other person is treated as holding the financial asset directly rather than as having a security entitlement with respect to the financial asset.

Securities Account means an account at a Reserve Bank containing BookEntry Securities.

Transfer means the electronic movement over the Fedwire Securities Service of a par amount of Book-Entry Securities by debit to the designated Securities Account of the Sender and by credit to the designated Securities Account of the Receiver, or by debit to one Securities Account of a Participant and credit to another Securities Account of that

same Participant, in which case that Participant is both a Sender and a Receiver. A Transfer is either a Free Transfer or a Transfer Against Payment.

"Security certificate" means a certificate representing a security.

"Security entitlement" means the rights and property interest of an entitlement holder with respect to a financial asset .

"Securities intermediary" means: (i) a clearing corporation; or (ii) a person, including a bank or broker, that in the ordinary course of its business maintains securities accounts for others and is acting in that capacity.

Trust means the cestui que vie trust

Transfer means the electronic movement over the Fedwire Securities Service of a par amount of Book-Entry Securities by debit to the designated Securities Account of the Sender and by credit to the designated Securities Account of the Receiver, or by debit to one Securities Account of a Participant and credit to another Securities Account of that same Participant, in which case that Participant is both a Sender and a Receiver. A Transfer is either a Free Transfer or a Transfer Against Payment.

1. I object to respondent Phh Mortgage and its attorneys claiming to be creditors. This notice to the principal is notice to the agent. Somebody is lying, the Federal Reserve who is privately owned and the national debt is owed to or is it these Pretender lenders and their attorneys. The Federal Reserve says fractional banking deposits, expanding the money supply and the creation of new money. But the attorneys in the agents are the Federal Reserve they are saying promissory note and mortgage as it was in 1932 object on a record of this fraud.
2. The principal who is the Federal Reserve Privately owned banking system they say promissory notes are exchanged for credit. An exchange under the Uniform Commercial Code an article 9 of definitions and exchange is proceeds meaning cash. I object to Phh Mortgage and their attorneys who are the security intermediaries account debtors and debt collectors saying something different from the principle which is the Federal Reserve. Them saying anything contrary to the principle is perjury fraud and a flat out lie.

3. I object to Phh Mortgage Respondents and their attorneys saying they have a promissory note when in fact they have a payment order as described in article 4a of the Uniform Commercial Code

Promissory Notes Expanding the money supply and the creation of new money

4. This is what the courts, and attorneys don't want jurors and the people to know. This came straight from the federal reserve's publication modern money mechanics. Transaction deposits are the modern counterpart of bank notes. It was a small step from printing notes to making book entries crediting deposits of borrowers, which the borrowers in turn could "spend" by writing checks, thereby "printing" their own money. This is telling you that you are the Creditor and it's your own credit that is explained on Page Six. What they do when they make loans is to accept promissory notes in exchange for credits to the borrowers' transaction accounts. Loans (assets) and deposits (liabilities) both rise by \$9,000. Reserves are unchanged by the loan transactions. But the deposit credits constitute new additions to the total deposits of the banking system.
5. I am a creditor and Entitlement holder because it's my credit as defined in publications from the central bank and or the privately owned Federal Reserve Bank, from their publications out of Chicago , Boston and Dallas Texas it tells you that deposits from consumers negotiable instruments creates money and expands the money supply. Along with their circulars 6 and 7 which deals with payment orders and book entries. I am the creditor, issuer, drawer and maker of the first funds transfer from my payment order. I'm objecting to respondents Phh Mortgage in the attorneys saying that this is not my credit and I am not the Creditor that gave the consideration to the account debtors and security intermediaries, That created the payment order that deposit that created a financial assets, and the my financial asset was not securitized and sold to investors.
6. Respondents Phh Mortgage an the attorneys acting as security intermediaries on my behalf of my security account at the Federal reserve Bank for a book entry from my payment order, which created a financial asset that is now a security and a liability for recoupment, set off and rescission of any obligation that was not consummated with consideration as defined in tila better known as the truth in lending act which was

annotated in Jesinosky versus countrywide. These are my objections for this paragraph to the fact that there is a book entry, I have a liability owed to me, and a claim for recoupment, set off, rescission for this fake Loan that was never consummated. Also see Uniform Commercial Code 3 - 305 and 3 - 306.

7. For the record I resend all fake bogus loans and or mortgages for lack of consideration and consummation. Rescission does not start until consummation has been made. These fake loans have never been consummated.
8. I object to respondents Phh Mortgage and their attorneys saying loan, they are going against the central bank in all their publications. I am objecting to the fraud to say you have something different as to how the central bank creates their own product. Donald Trump and Bernie Sanders said the system is rigged and this is a rigged system when third party debt collectors come to court and saying loan, when the creditor of the United States the Central Bank says loans come from deposit of debt instruments that creates liabilities and financial assets, said by Marriner S Eccles. I object to respondent Phh Mortgage and their attorneys making false claims and to the denial that deposits create loans and a liability is owed to the consumer and there is a financial asset that I created. Saying promissory note and mortgage goes totally against federal Reserve For the record I resend all fake bogus loans and or mortgages for lack of consideration and consummation. Rescission does not start until consummation has been made. These fake loans have never been consummated.
9. Respondents saying loan, they are going against the central bank in all their publications. It's a fraud to say you have something different than what the central bank does on their own product. Donald Trump and Bernie Sanders said the system is rigged and this is a rigged system when third party debt collectors come to court and saying loan, when a creditor of the United States the Central Bank says loans come from deposit of debt instruments that creates liabilities and financial assets, said by Marriner S Eccles, when he spoke before Congress
10. I am objecting to false claims by Respondents Phh Mortgage and their attorneys saying they are creditors, they are debt collectors, Non-bank servicers, account debtors and

securities intermediaries for financial assets that belong to me. It was my payment order that was an asset to a financial institution and I'm owed a liability for the face value of the credit application and the promissory note. The following entities are All fake claimants that claimed to have a promissory note and mortgage.

11. There is no mortgage because the promissory note was destroyed when it was taken to the Federal Reserve window and treated as a payment order. expanding the money supply creating new money is not a loan, is not consideration and or consummation an I object to anybody saying anything otherwise. I object to Phh Mortgage and its attorneys saying mortgage Senate document 43 says the State and or DC owns all property there is no lien and or security interest. Pursuant to Senate document 43 the only ones can bring a property claim is the governor of Pennsylvania or Donald Trump. not a third party debt collector non-bank services security intermediary an account debtor.
12. I require Phh Mortgage respondents and their attorneys to prove their claim and verify these alleged bogus debts with account level documents as defined by the Consumer Financial Protection Bureau in the Hernandez case 1692g and the Pressler & Pressler case Account-level documents and false affidavits. And I object if the debt collectors Phh Mortgage and their attorneys do not provide verification from the original creditor with account-level documents meaning both sides of the Ledger.
13. Account-level documents mean both sides of the Ledger, which means the asset side and the liability side that is required by general accounting acceptance principle and as described in 12 USC 1831 n(C). This is proof that Phh Mortgage and their attorneys debt collector agents have committed perjury and presented fake documents in a federal court. When is it a fact that taking a promissory note to the Federal Reserve window is a deposit equivalent to cash as described in 12 USC 1813 L1 and fasb 95. Again for the record I objected anybody saying a payment order financial asset, receivables, book entries expanding the money supply and creating new money is a debt that I owe and or a bank loan.
14. It is also a Unimpeachable fact that a promissory note taken to the Federal Reserve window is a payment order that creates assets and liabilities, along with a transaction

account that belongs to me. A deposit account in a transaction account is considered as proceeds equivalent to cash. I objected to the respondents Phh Mortgage and their attorneys saying anything to the contrary to these facts, I also object for them to ignore along with the court that these facts are not true. Ignoring and denial is part of the fraud also. See United States vs tweek When you have a duty to speak and you don't it is considered fraud.

15. I object to Respondent Phh Mortgage and their attorneys saying they gave lawful consideration as defined in 3-303 UCC. My payment order was the only consideration given that's why the promissory note say pay to the order of which is proof of payment which creates a liability and an accountant debtor and a security intermediaries that owes me a liability. Article 9 of the UCC describes what a promissory note is and isn't. Promissory note is not a payment order, it is not receivables, it is not a financial asset, it is not a security, it is not a book entry. Promissory note under the common law do not have liabilities owed back to the consumer.
16. I objected to respond at Phh Mortgage and their attorneys ignoring the unimpeachable fact that they are trespassing on a trust to steal assets out of my Cestui Que Vie Trust.
17. I demand that respondent Phh Mortgage the fake and bogus creditor and their attorneys saying they have a promissory note to pay to prove they gave consideration from their the account that it came from, along with account-level documents that I require from both sides of the Ledger , Along with Federal Reserve 4026 balance sheet, IRS form 8300, 1099-oid, 1099 a and c .soon to the fair debt collection practices Act along with the Consumer Financial Protection Bureau in the Federal Trade Commission to verify with meaningful review and to cease and desist is verification is not obtained from the original creditor as described in 1692 CC along with Consumer Financial Protection Bureau case the Pressler & Pressler case and Hernandez case. These are my injections for this paragraph if you do not provide the documentation and rebut any statement in this paragraph that is not true..
18. These are my objections for this paragraph respondent Phh Mortgage and their attorneys claiming to have a promissory note and or loan payments for a loan are committing

perjury in a federal court with false affidavits as a Proof of claim or pleadings as described in 1692 J and it's criminal under 1692 D1 and it also violates the RICO statute and many others that I can't name. This is an unimpeachable fact that when you take a promissory note to the Federal Reserve window is equivalent to cash which I have proven in detail the consumer's owed a liability, and I don't have a bank loan. pursuant to senate document 43 The people don't own their houses and they're just tenants. The courts, the attorneys and these financial institutions are going to make you pay cash flow payments to these investors. When the people don't have a loan or you own your house or the Attorneys and court they going to send somebody to your house with a gun to put you and your family on the street. They're not going to give you your liability, take all your payments and take the house if you don't pay these private investors on Wall Street.

19. I am here to be treated With fairness and Clean Hands to credit any liabilities that I allegedly owe from My Own Credit and find out what type of species are these alleged fake creditors will take, an object on the record if the court and these attorneys don't tell me exactly what kind of species that I owe is it money of account money, exchange, legal tender commercial paper and or Bill of exchange letter credit. Crediting the payables with the receivables is how you lower the unpayable national debt.
20. The American people are nothing more than economic slaves to attorneys and corporations to pay cash flow payments to investors on Wall Street, Wall Street needs slaves to operate. It is an unimpeachable fact that investors buy securities that were securitized from the receivable side of the Ledger that was created from the payment order, if there are receivables that means there are payables owed to the consumer.
21. I objected to Phh Mortgage and their attorneys saying that they are creditors when it's the fact that I am the creditor who extended my credit to these account debtors insecurities intermediaries. It is an unimpeachable fact the publication 1212 from the IRS says I am the true owner of the instrument and they are nominees not creditors not lenders not mortgagees and or holders in due course. It is another unimpeachable fact that in the subject matter of article 3 it says it that article does not apply to cash Heyman orders and or securities and if there any discrepancy the Federal Reserve circulars supersedes any

discrepancy. It is an unimpeachable fact the court knows all the attorneys know or should know, every CFO and every CEO and all the bankers know that promissory notes have two purposes as defined in article 3 of the Uniform Commercial Code section 3-104. I require that this article 1 Court take judicial notice to each and every fact and unimpeachable fact that I have raised in this document for each and every paragraph.

22. These are my objections for this paragraph. I object to Phh Mortgage Respondent and it's attorneys saying they have circulated a promissory note, pursuant to the National currency act. It says no officer from these Banks and financial institutions can circulate a note, if you do it is a high misdemeanor and if any provision is violated in the currency act the financial institutions and or Banks waive any right to collect any debts, credit and or money or its equivalent. Phh Mortgage is a fake creditors claiming to have a promissory note and that they also circulated it. They have waived any rights to claim any debts.

ADMIRALTY MARITIME IN REM CLAIMS IN A COUNTY COURT

23. I objected to respondent Phh Mortgage and their attorneys bringing and attempting to bring an admiralty maritime rem claims in the County Courts. Privately owned County Courts with tax ID numbers, Dunning number they are not government, when collecting Federal Reserve notes for profit. Phh Mortgage respondent and their attorneys along with the fake local government have no jurisdiction over in rem admiralty/ Maritime claims, class action lawsuits and Suits over securities. See 28usc1333, Jones Act, There is no bond there is no International contract and there is no injured seamen to bring a maritime admiralty claim in a County Court.

24. I object to Phh Mortgage respondent and their attorneys bringing a class action lawsuit for a group of investors with fake documents saying the word foreclosure when it's nothing more than a class action lawsuit for my non-performing financial asset.

25. I require all these fake bogus alleged creditors to prove their claim and verify these fake bogus alleged debts and to verify these alleged fake bogus debts by the original creditor

sworn to by affidavit that they have an injury in fact that I have caused them financial harm. I require all persons individual debt collectors securities intermediary account debtors to cease and desist as defined in 1692 CC, until they prove their claim and verify this alleged debt from the original creditor 1692g(A)(B)

26. I require that the court set up a hearing before a common law jury That understands General accounting acceptance principles, The Uniform Commercial Code in the common law on 8/15/20 11am for PPH ORTGAGE their representative and their attorneys To rebut my claims of them being fakes and bogus creditors. I require them to come to court to swear under penalty of perjury that they are creditors and they have a promissory note as a promise to pay and that they gave their own consideration for that obligation.

27. I object to any and all hearsay attorney testimony, because it says to be the law of the United States now, who are the attorneys are competent to speak for a decedent which violates rule 601 and 2 of evidence.

28. I require for the court and attorneys to define what is money and legal tender of the United States. In which the United States is dissolved and bankrupt. See the McFadden speech in 1932 and statement from congressman James traficanta 1993.

29. It is a fact that in 2014 the Pope said all debts are forgiven, so why am I in a Roman Court about a debt for my own trust. It is a fact that deceivers are administering these trusts and calling them judges, when they are not judges they are administrators in commerce collecting Federal reserve notes.

30. I object to Phh Mortgage respondent and their attorneys saying that I owe Federal Reserve notes. I require Attorneys and the court to define what do I owe money exchange or money to account ,or legal tender of the United States.I also object to who owns this alleged debt me the man or the legal entity and or juristic person, as defined in document 43 and Title 31 suspension and the gold clause.

31. I objected to fake claims by Phh Mortgage respondent and their attorneys saying they give consideration, acceleration a mortgage and say they lent money and or credit in

section 2 of your proof of claim. when it is an unimpeachable fact that there is no money in America pursuant to 12 USC 411, take judicial notice that Banks can't lend Their Own Credit which is an impeachable fact.

32. I object to any and all dollar amounts from Phh Mortgage respondent and their attorneys when I have a liability that they owe me, they owe me rescission for no consideration on a fake loans, I am entitled to proceeds from the sale of the instrument and or security. All this should be a deduction for these fake loans are people are paying because they're only collecting on one side of the financial statement and disregard the off balance bookkeeping.

33. Phh Mortgage respondent and their attorneys filed a fraudulent claim where it says in Section 3 they should be fined up to \$500,000 and up to five years in prison or both so I want to see that on this hearing. the Federal Reserve just letting you know how they create their product createing new money and expanding the money supply with liabilities owed to the consumer and fractional banking is not a loan.

WHEREFORE I require an evidentiary hearing on 8/15/20 at 11 am or however the court wants to schedule it based on covid-19 whether it would be in person or by telephone, for all these Pretender lenders, account debtors, security intermediaries and third party debt collectors masquerading Creditor and committing perjury in a federal court claiming to be a creditor when is the fact that creditor extends credit from their account.

And in conclusion I'm not educated nor am I an attorney but I know game in a con job when I see it. and it's a game and a con job for somebody to say they got a promissory note from the Federal Reserve discount window, has a promise to pay, or say that Federal Reserve notes are money and the only type of legal tender to offset any alleged obligation.

Respectfully submitted in this court of record 07/13/20

Vance Strader

231 Yosemite Dr

Pgh pa 15235, 412-979-4870



I require all parties to email me including the court to email Plus regular mail. I'm having mail problems commonlaw4commongood@gmail.com

Certification of service

I certify served Fake creditor Phh Mortgage who is an account debtor, security intermediary and a debt collector by mail and emailed no 07/13/20 at PPH mortgage bankruptcy Department PO box 24605 West Palm Beach Florida 33416

I also put the following government entities on notice of fraud, perjury in federal court and the overthrow of the US Constitution and the laws of the United States to

Donald Trump's office 1600 Pennsylvania Avenue Northwest Washington DC 20500

Archbishop Nelson J Perez 100 east Wynnewood RD Wynnewood PA 19096

William P Bar justice department of the United States 950 Pennsylvania Avenue Northwest Washington DC 20530

Christopher A Wray 935 Pennsylvania Avenue Washington DC 20535

Mike Doly 306 Cannon HOB Washington, DC 20515

Bob Casey 393 Russell Senate Office Building Washington, D.C. 205103

Pat Toomey 248 Russell Senate Office Building Washington, D.C. 20510

PROVOST MARSHAL GENERAL Maj. Gen. Kevin Vereen, Sgt. Maj. Larry Orvis
1400 Defense Pentagon Washington, DC 20301-1400.

All Pretender lenders, account debtors, security intermediaries and debt collectors

VERIFICATION

I Verify and affirm that all my claims are true and I will verify in open court under penalty of perjury.

UNITED STATES BANKRUPTCY COURT OF WESTERN PENNSYLVANIA

Vance Strader

20-20346-CBM

Trial by jury demanded ucc1-103.6

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Any Alleged Creditor

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ORDER

UNITED STATES BANKRUPTCY COURT OF WESTERN PENNSYLVANIA

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Any Alleged Creditor

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ORDER

To administrate my trust as trustee I am the executor and beneficiary For the administrator trustee to set off and to close any alleged obligation pursuant to the cannons listed above this day of July 13 2020,I further order that all unrebutted paragraphs will standings true.

Carlota M Bohm